

Information to identify the case:

| | | | |
|-------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Trina D Herring</u> | Social Security number or ITIN | xxx-xx-5328 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 19-19338-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Trina D Herring

8/14/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Trina D Herring
Debtor

Case No. 19-19338-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 14, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------|
| db | + Trina D Herring, 1524 Baird Blvd., Camden, NJ 08103-2838 |
| 518231712 | + Bayview Loan Servicing, LLC, c/o McCabe, Weisberg & Conway PC, 216 Haddon Avenue, Suite 201, Collingswood, NJ 08108-2818 |
| 518231713 | + Borough of Lawnside Tax Collector, 4 Dr. MLK Jr. Rd., Lawnside, NJ 08045-1567 |
| 518231717 | + McCabe, Weisberg & Conway PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811 |
| 518231718 | + Metro Public Adjustment, 3551 Bristol Pike, Bensalem, PA 19020-4685 |
| 518231723 | + Oscar L Herring, Jr., 101 Warwick Rd., Lawnside, NJ 08045-1662 |
| 518261348 | + Rebecca A. Solarz, Esquire, Brian C. Nicholas, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |
| 518231724 | Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105 |
| 518231727 | + United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|----------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Aug 15 2024 00:56:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Aug 15 2024 00:56:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518347150 | Email/Text: mtgbk@shellpointmtg.com | Aug 15 2024 00:54:00 | 1900 Capital Trust II, c/o NewRez LLC dba Shellpoint Mortgage S, PO Box 10826, Greenville, SC 29603-0826 |
| 518231714 | Email/Text: BKBCNMAIL@carringtonms.com | Aug 15 2024 00:54:00 | Carrington Mortgage Services, 1610 E Saint Andrew Pl # B150, Santa Ana, CA 92705-4931 |
| 518231715 | Email/Text: Donna@ccmua.org | Aug 15 2024 00:55:00 | CCMUA, 1645 Ferry Ave, Camden, NJ 08104 |
| 518231716 | EDI: IRS.COM | Aug 15 2024 04:32:00 | Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 518346357 | + EDI: AISMIDFIRST | Aug 15 2024 04:32:00 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 518231719 | + EDI: AISMIDFIRST | Aug 15 2024 04:32:00 | Midfirst Bank, 999 N. W Grand Blvd Suite 100, Oklahoma City, OK 73118-6051 |
| 518231720 | + EDI: AISMIDFIRST | Aug 15 2024 04:32:00 | Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 518231721 | ^ MEBN | Aug 15 2024 00:46:26 | New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112 |
| 518231722 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Aug 15 2024 00:54:00 | NJ Division Of Taxation, PO Box 245, Bankruptcy Section, Trenton, NJ 08695-0245 |
| 518233814 | ^ MEBN | Aug 15 2024 00:48:17 | Synchrony Bank, c/o of PRA Receivables |

District/off: 0312-1

User: admin

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Date Rcvd: Aug 14, 2024

Form ID: 3180W

Total Noticed: 23

Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

518231725 ^ MEBN

Aug 15 2024 00:47:52

United States Attorney General, 950 Pennsylvania
Avenue, NW, Washington, DC 20530-0009

518231726 + Email/Text: usanj.njbankr@usdoj.gov

Aug 15 2024 00:56:00

United States Attorney, Peter Rodino Federal
Building, 970 Broad Street, Suite 700, Newark, NJ
07102-2527

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Barbara J. Snively | on behalf of Debtor Trina D Herring jjresq1@comcast.net |
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Elizabeth K. Holdren | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for 1900 Capital Trust II by U.S. Bank Trust National Association, not in its individual capacity but solely as Certificate Trustee eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7